From: Ann Kennedy

Sent: Friday, April 07, 2006 3:27 PM

To: Public Hearing

Subject: Bank of Wal-Mart

Wal-Mart's Rocky History: Wal-Mart has a history of skirting, bending and even breaking the law for the sake of their bottom line. We should not trust them with an institution that is so important to the vitality and stability of our communities.

Loss of Community Banks: A Wal-Mart bank would pose a serious threat to drive community banks out of business, like they have done to local grocery stores, drug stores, hardware stores.

Undermine Local Economies: A Wal-Mart bank could take capital out of local communities and could refuse to make loans to local businesses.

These are things our country cannot afford - please do the right thing & do not allow Wal-Mart a license to "bank".

Thank you for your consideration.

Sincerely,

Ann Kennedy - Librarian

Telluride, CO